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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kimyetta	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Taylor	Look name
	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Ca (C, C,,)	Sa (S , a. , , , , )
2. All other names you	Kimyetta	
have used in the last	First name	First name
8 years	AC. 1.0	Te in
Include your married or	Middle name	Middle name
maiden names.	Bailey Last name	Last name
	Last Harre	Last Harrie
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 3974	xxx - xx
Security number or	OR	OR
federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)	υ ΛΛ	

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De	ebtor 1 Kimyetta First Name	Taylor  Middle Name Last Name	Case number (if known)
	THIST NAME	Middle Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7200 S. Paulina Number Street	Number Street
		Chicago Illinois 60636	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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D	ebtor 1 Kimyetta		Taylor		Case number (if kno	own)	
	First Name	Middle Name	Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy	/ Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		ief description of each, see 2010)). Also, go to the top of				ndividuals Filing for
8.	How you will pay the fee	more details abordance cashier's check, may pay with a company wit	ntire fee when I file my pout how you may pay. Type or money order. If your accredit card or check with a see fee in installments. If yeary Your Filing Fee in Installments is not required to, waive yearty line that applies to you option, you must fill out I file it with your petition.	pically, if you ttorney is so a pre-printer you choose allments (O ay request our fee, an ur family si	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so onl ze and you are u	e fee yourself, payment on your and attach to A).  If you are filingly if your incorunable to pay to	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	lorthern District of Illinois	When When When	12/18/2017 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	1:2017bk37288
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	if known
11	Do you rent your residence?	✓ No. G	ndlord obtained an eviction			st You (Form 10	1A) and file it with

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kimyetta Taylor Case number (if known)

#### Middle Name First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Kimyetta	Middle None	l aylor	Case number (if ki	nown)
Part 6: First Name  Answer These Que	Middle Name estions for Reporting	Last Name  Purposes		
16. What kind of debts do you have?	16a. Are your debte "incurred by ar No. Go to Yes. Go to 16b. Are your debte money for a buy No. Go to Yes. Go to	s primarily consumer on individual primarily for line 16b. line 17. s primarily business de usiness or investment of line 16c. line 17.	r a personal, family, or hou ebts? <i>Business debts</i> are c	debts that you incurred to obtain the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un expenses ar			property is excluded and administrative cured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<b>=</b> 5,	,000-5,000 ,001-10,000 0,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			1 1 1 1	
For you	correct. If I have chosen to fi of title 11, United St under Chapter 7.	le under Chapter 7, I an ates Code. I understan	n aware that I may proceed d the relief available under	at the information provided is true and I, if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed e who is not an attorney to help me fill
			d the notice required by 11	
		=		s Code, specified in this petition.
	connection with a ba		ult in fines up to \$250,000	ing money or property by fraud in , or imprisonment for up to 20 years, or
	/s/ Kimyetta Ta	ylor	×	
	Signature of Debte	•	Signature	of Debtor 2
	Executed on _	9/24/2018 MM / DD / YYYY	Execute	ed on

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Debtor 1 Kimyetta		Taylor	Case number (if I	rnown)			
First Name	Middle Name	Last Name	<u> </u>				
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the			
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	hich § 707(b)(4)(D) applies, certify that I			
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
attorney, you do not	•			μ			
need to file this page.	/s/ David Strahorn		Date	9/24/2018			
	Signature of Attorney	for Debtor		M / DD / YYYY			
	olghataro or / titoliroj						
	David Strahorn						
	Printed name						
	Semrad Law Firm						
	Firm name						
	11101 S. Western Ave	enue					
	Street						
	Chicago		Illinois	60643			
	City		State	Zip Code			
	Ozadzał akan:	0400074000					
	Contact phone	3128374022	Email address	dstrahorn@semradlaw.com			
			Illinois				
	Bar number		State				

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Kimyetta		Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	-		

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.575.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,575.00
1c. Copy line 63, Total of all property on Schedule A/B	\$9,575.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$19,868.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del></del>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$36,049.00
Your total liabilities	\$55,917.00
art 3: Summarize Your Income and Expenses	
· · · · · · · · · · · · · · · · · · ·	
. Schedule I: Your Income (Official Form 106I)	\$1,608.02
Copy your combined monthly income from line 12 of Schedule I	
Schedule J: Your Expenses (Official Form 106J)	\$1,058.00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,058.00

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Part 4: Answer These Questions for Administrative and Statistical Records  6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your of	ner schedules.
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your of	ner schedules.
No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your of	ner schedules.
	ner schedules.
✓ Yes.	
7. What kind of debt do you have?	
Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a person family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.	nal,
Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box this form to the court with your other schedules.	and submit
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$1,105.35
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	
From Part 4 on Schedule E/F, copy the following:  Total claim	
9a. Domestic support obligations (Copy line 6a.)	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00	
9d. Student loans. (Copy line 6f.) \$0.00	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u> </u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<u> </u>

\$0.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information	to identify your c	case:			
Debtor 1	Kimy	etta		Taylor		
Debtor 2	First	Name	Middle N	lame Last Name		
(Spouse, if fili	ing) First	Name	Middle N	lame Last Name		
United Sta	ites Bankrup	otcy Court for the:	Northern	District of Illinois		
Case num (If known)	ber			(State)		
Officia	l Form	106A/B				Check if this is an amended filing
Sched	A slub	/B: Prope	erty			12/1
category w responsibl write your	where you t e for supply name and	hink it fits best. I ying correct infor case number (if k	Be as complete a rmation. If more s known). Answer e	st an asset only once. If an asset fits in more to nd accurate as possible. If two married people pace is needed, attach a separate sheet to th very question. nd, or Other Real Estate You Own or Hav	e are filing together, both a is form. On the top of any a	are equally
_			_	in any residence, building, land, or similar pro		
<b>✓</b>	No. Go to I	Part 2				
	Yes. Where	is the property?				
1.1	Street addre	ess, if available, or	other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> nims Secured by Property.
				Condominium or cooperative  Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
				Who has an interest in the present 2 Chaple		ommunity property
				Who has an interest in the property? Check one.	(see instructions)	
				Debtor 1 only	<u> </u>	
				Debtor 2 only Debtor 1 and Debtor 2 only		
				At least one of the debtors and another		
				Other information you wish to add about this	s item, such as local	
If you	own or have	e more than one, li	ist here:	property identification number:		
1.2	Street addre	ess, if available, or	other description	What is the property? Check all that apply.  Single-family home	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property.
				Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number	Street		Land	Describe the meture of	f.va.vu avvua vahin
	ramboi	Chool		Investment property Timeshare	Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this	Check if this is co (see instructions)	ommunity property
				property identification number:	, 50011 00 10001	

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Debtor 1	Kimyetta		Taylor	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or ot		/hat is the property? Check all that a Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and other information you wish to add a roperty identification number:	other	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a	II of your entries from Part 1, inclu	iding any entrie	s for pages	_
<b>Do you ow</b> you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	equitable interest you lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	Make Model: Year:	Chevrolet Impala 2014	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 Chevrolet Impala	100000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property? \$7625.00	Current value of the portion you own? \$7625.00
3.2	Make Model: Year:		who has an interest in the propone.	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Kimyetta		Taylor	Case number	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check		claims or exemptions. Pu
	Model: Year:		one.		-	red claims on <i>Schedule L</i> aims Secured by Property.
	Approximate mileage:		Debtor 1 only			
	Approximate miloage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	y property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	claims or exemptions. Pu
	Model:		one.			red claims on Schedule L
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community			
			instructions)	y property (see		
	No Yes			·		
4.1	Yes		Who has an interest in the proone.	operty? Check	the amount of any secu	red claims on <i>Schedule I</i>
	Yes Make Model: Year:		-	operty? Check	the amount of any secu	red claims on <i>Schedule I</i>
	Yes Make Model:		one.	operty? Check	the amount of any secu	ıred claims on <i>Schedule L</i>
	Yes Make Model: Year:	<u> </u>	one.  Debtor 1 only	operty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pu lired claims on <i>Schedule I</i> laims Secured by Property. Current value of the portion you own?
	Yes  Make Model: Year: Approximate mileage:		one.  Debtor 1 only  Debtor 2 only		the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Laims Secured by Property.  Current value of the
	Yes  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	and another	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Laims Secured by Property.  Current value of the
	Yes  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and another	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Laims Secured by Property.  Current value of the
4.1	Yes  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community	and another y property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule Laims Secured by Property.  Current value of the portion you own?
4.1	Yes  Make Model: Year: Approximate mileage: Other information:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)	and another y property (see	the amount of any secucreditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule In Secured by Property.  Current value of the portion you own?  claims or exemptions. Purified claims on Schedule In Sc
4.1	Yes  Make Model: Year: Approximate mileage: Other information:  Make		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the pro	and another y property (see	the amount of any secucreditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule Is in Schedule Is in Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Is in Is Is In Is Is In Is Is In Is Is In Is In Is Is Is In Is
4.1	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	and another y property (see	the amount of any secucreditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule Laims Secured by Property.  Current value of the portion you own?  claims or exemptions. Purified claims on Schedule Laims on Schedule La
4.1	Yes Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only	and another y property (see	the amount of any secucreditors Who Have Classifications who Have Classifications with the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications who have	red claims on Schedule Laims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Laims Secured by Property.
4.1	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	and another y property (see operty? Check	the amount of any secucreditors Who Have Classifications Who Have Classifications with the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications Who Have Classifications with the entire property?	claims or exemptions. Pured claims or exemptions. Pured claims or Schedule I aims Secured by Property.
4.1	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a	and another  y property (see  operty? Check	the amount of any secucreditors Who Have Classifications Who Have Classifications with the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications Who Have Classifications with the entire property?	claims or exemptions. Pured claims or exemptions. Pured claims or Schedule I aims Secured by Property.
4.1	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only	and another  y property (see  operty? Check	the amount of any secucreditors Who Have Classifications Who Have Classifications with the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications Who Have Classifications with the entire property?	claims or exemptions. Pured claims or exemptions. Pured claims or Schedule I aims Secured by Property.
4.1	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage: Other information:	tion you own for all	one.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a Check if this is community	and another y property (see operty? Check and another y property (see	the amount of any secucreditors Who Have Classifications which have cla	red claims on Schedule Is aims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Is aims Secured by Property.  Current value of the

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Debtor 1 Kimyetta Taylor Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Two Bedroom Set \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone, TV \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Fake Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$950.00 for Part 3. Write that number here ......

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Debtor 1 Kimyetta Taylor Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$1000.00 Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	for 1 Kimyetta First Name	Middle Name	Last Name	Case number (if known)				
20.	Government and corp Negotiable instruments	orate bonds and other negotial include personal checks, cashiers	ole and non-negotiable in checks, promissory note	s, and money orders.				
	Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.							
	Yes. Give specific information about them	Issuer name:						
					-			
21.	Retirement or pension  Examples: Interests in If		thrift savings accounts	or other pension or profit-sharing plans				
	No No	11, 211101, 1000g11, 101(tt), 100(b)	, anni davingo addounto,	or other periodic or profit officing plane				
	Yes. List each	Type of account:	Institution name:					
	account	401(k) or similar plan:						
	separately.							
		Pension plan:						
		IRA:			·			
		Retirement account:						
		Keogh:						
		Additional account:			•			
		Additional account:						
22	Security deposits and	prepayments	-					
	Your share of all unused	I deposits you have made so that with landlords, prepaid rent, public						
			Institution name:					
	✓ No		monation name.					
	Yes	Electric:						
		Gas:						
		Heating oil:						
		Security deposit on rental unit:						
		Prepaid rent:						
		Telephone:						
		Water:			•			
		Rented furniture:			-			
		Other:						
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for a	number of years)				
	✓ No	. , , ,		- ,				
	Yes	Issuer name and description:						
					<u> </u>			

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Debt	tor 1 Kimyetta	Taylor	Case number (if known)	
24.	First Name Middle  Interests in an education IRA, in an ac	e Name Last Name scount in a qualified ABLE program, or un	der a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529		aor a quannou otato tanton programi	
	No Institution name and description Yes	ription. Separately file the records of any inter	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests in exercisable for your benefit	property (other than anything listed in lin	ne 1), and rights or powers	
	✓ No  Yes. Describe			
26.		e secrets, and other intellectual property tes, proceeds from royalties and licensing ag		
	✓ No			
	Yes. Describe			
27.	Licenses, franchises, and other genera	al intangibles		
		nses, cooperative association holdings, liquo	r licenses, professional licenses	
	✓ No Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			
	✓ No  Yes. Give specific information		Federal:	\$0.00
	about them, including whether you already filed the returns		State:	\$0.00
	and the tax years		Local:	\$0.00
29.	Family support  Examples: Past due or lump sum alimony,	spousal support, child support, maintenance		·
	<b>✓</b> No			** **
			A 11	
	Yes. Give specific information		Alimony:	\$0.00
			Maintenance:	\$0.00
			Maintenance: Support:	\$0.00 \$0.00
			Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00
30.			Maintenance: Support:	\$0.00 \$0.00
30.	Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insuran	nce payments, disability benefits, sick pay, va loans you made to someone else	Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00
30.	Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insuran		Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00

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Deb	tor 1 Kimyetta		Taylor	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance   Examples: Health, disabil		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and lie		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	n someone who has died t proceeds from a life insurance polic	y, or are currently entitled to receive	
33.			t <b>you have filed a lawsuit or made</b> surance claims, or rights to sue	a demand for payment	
34.	Other contingent and it to set off claims  No Yes. Describe	unliquidated claims c	of every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets yo  No Yes. Describe	u did not already list			
36.		•	om Part 4, including any entries fo		\$1000.00
Part	5: Describe Any Bu	siness-Related Pr	operty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have an  No. Go to Part 6.  Yes. Go to line 38.	y legal or equitable i	nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of No Yes. Describe	r commissions you al	ready earned		or exemptions
39.	Office equipment, furni Examples: Business-relati			nchines, rugs, telephones, desks, chairs, ele	ctronic devices
	Yes. Describe				

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Deb	tor 1 Kimyetta		Taylor	Case number (if known)	
ı	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, ed	luipment, supplies you use in busine	ess, and tools of your trade		
	<b>✓</b> No				
	Yes. Describe				
	_				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	L res. Bescribe				
42.	Interests in partnershi	ps or joint ventures			
	✓ No				
		Name of enti	y:	% of ownership:	
	Yes. Give specific information about				
	them			· · · · · · · · · · · · · · · · · · ·	<del>-</del>
					_
12	Customor lists mailing	lists, or other compilations		<u> </u>	
43.	Customer lists, maining	nsts, or other compliations			
	<b>✓</b> No				
	Yes. Do your lists in	clude personally identifiable information	n (as defined in 11 U.S.C. § 1	01(41A))?	
	— No				
	□ No	L .			
	Yes. Descri	be			
44	Any husiness-related r	property you did not already list			
		roporty you are not alloudy not			
	<b>✓</b> No				<u></u>
	Yes. Give specific				
	information				<del></del>
					<del></del>
					<u> </u>
					<del></del>
45 A	dd the dellar value of a	I of your entries from Part 5, includ	na any antrios for nages ve	u have attached	
		here			
<u> </u>					
Part	Describe Any Fa	rm- and Commercial Fishing-F	Related Property You Ov	vn or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.			
46.	Do you own or have ar	y legal or equitable interest in any	farm- or commercial fishing	g-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	Tes. do to line 47.				Do not deduct secured claims or exemptions
47	Farm animals				2. 2
''.	Examples: Livestock, po	ultry, farm-raised fish			
	No No Describe				
	Yes. Describe				

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Debt	or 1 Kimyetta	Taylor	Cas	e number (if known)	
	First Name Middle	Name Last Name			
48.	Crops-either growing or harvested				
	No				
	Yes. Describe				
49.	Farm and fishing equipment, implement	is, machinery, fixtures, and t	ools of trade		
	<b>✓</b> No				
	Yes. Describe				
50	Form and fishing complian about all a	and food			
50.	Farm and fishing supplies, chemicals, a	na ieea			
	✓ No				
	Yes. Describe				
51	Any farm- and commercial fishing-relate	ed property you did not alre	adv list		
•		ou proporty you are not an o	,		
	✓ No				
	Yes. Describe				
	dd the dollar value of all of your entries four 6. Write that number here			ive attached	
<b>&gt;</b>	are of write that humber here				
Part 1	7: Describe All Property You Own	or Have an Interest in T	nat You Did Not Lis	t Above	
53.	Do you have other property of any kind y				
	Examples: Season tickets, country club men				
	✓ No				
	Yes. Give specific				
	information				
54 A	dd the dollar value of all of your entries fo	rom Part 7 Write that numb	or horo	•	•
J4. A	du the donar value of all of your entires in	Tom Fart 7. Write that humb	ei iieie		
Part	List the Totals of Each Part of the	nis Form			
55. <b>F</b>	Part 1: Total real estate, line 2			▶	<del></del>
56. <b>r</b>	part 2 total vehicles, line 5	\$7625	.00		
57. <b>P</b>	art 3: Total personal and household item	ns, line 15 \$950.	00		
58 <b>P</b>	art 4: Total financial assets, line 36				
		\$1000	.00		
59. <b>F</b>	Part 5: Total business-related property, li	ne 45 			
60. <b>F</b>	Part 6: Total farm- and fishing-related pro	operty, line 52			
61. <b>F</b>	Part 7: Total other property not listed, lin	 ie 54			
62. <b>1</b>	Total personal property. Add lines 56 throu	ugh 61 \$9575	5.00		+ \$9575.00
				Copy personal property total	
					\$9575.00
63. <b>T</b>	otal of all property on Schedule A/B. Add	I line 55 + line 62			

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			Docu	ment	Page 20 of	88		
Filli	n this infor	mation to identify your case	9:					
Deb	tor 1	Kimyetta		Taylor				
Dala	t 0	First Name	Middle Name	Last N	lame			
	tor 2 use, if filing)	First Name	Middle Name	Last N	lame			
Unit	ed States E	Sankruptcy Court for the: N	orthern D	istrict of I	llinois			
Cas	e number	_		(	State)			
(If kn	own)						Check i	f this is a
<u>Of</u>	ficial	Form 106C					amende	∍d filing
Sc	hedul	e C: The Proper	ty You Claim a	s Exe	empt			04/1
as e addi For stat the tax- und you	each iten e a specinamount of exempt rer a law to rexemption t1: Iden Which ser	more space is needed, fil ges, write your name and n of property you claim fic dollar amount as exe of any applicable statute etirement funds—may	I out and attach to this a case number (if known) as exempt, you must seempt. Alternatively, you be unlimited in dollar and to a particular dollar the applicable statutor laim as Exempt  Siming? Check one only, everal nonbankruptcy exempt stions. 11 U.S.C. § 522(b)(2)	page as in	many copies of Parameter amount of the amount of the aim the full fair much as those for he however, if you cand the value of the spouse is filling with you.	exemption you arket value of ealth aids, righ laim an exemp the property is	Page as necessary. On the to Page as necessary. On the to claim. One way of doing so the property being exempte this to receive certain benefit stion of 100% of fair market determined to exceed that a	p of any is to d up to ts, and value
	line on So	cription of the property and chedule A/B that lists this	the portion you		of the exemption yo		Specific laws that allow exer	nption
	property		own  Copy the value from Schedule A/B	спеск о	nly one box for each	ехетриоп.		
	Brief						735 ILCS 5/12-1001(b	)
	description	า: <b>on Hand</b>	\$1,000.00	<b>✓</b>	\$1,000.	00	_	
	Line from Schedule				% of fair market val dicable statutory limi		_	
	Brief						735 ILCS 5/12-1001(a	)
	description	า: Clothes	\$200.00	✓	\$200.0	0		
	Line from Schedule				% of fair market val Dlicable statutory limi		_	
3.	-	laiming a homestead exeno adjustment on 4/01/19 and	•		on or after the date o	f adjustment.)		

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Kimyetta Taylor Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 Cell Phone, TV 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 Two Bedroom Set 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) description: \$50.00 **✓** \$50.00 **Fake Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$7,625.00 description: 5/12-1001(b) \$0 Chevrolet Impala, 2014, 100% of fair market value, up to any 2014 Chevrolet Impala

applicable statutory limit

Line from Schedule A/B:

03

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		DC	rage 22 or	50		
Fill in this info	ormation to identify your cas	se:				
Debtor 1	Kimyetta		Taylor			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)	r		(otato)			
Official	Form 106D			1		heck if this is a mended filing
Sched	ule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/1
Be as comple more space i	ete and accurate as possib	le. If two married peopl	e are filing together, both are equ nber the entries, and attach it to t	ally responsible for s	upplying correct infor	
1. Do any	creditors have claims se	cured by your proper	ty?			
☐ No.	. Check this box and subm	it this form to the court	with your other schedules. You hav	e nothing else to rep	ort on this form.	
✓ Yes	s. Fill in all of the information	n below.				
Part 1: Lis	t All Secured Claims					
separa	-	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Credito PO Bo Num Saint City Who o	State ZIP Code owes the debt? Check one. bettor 1 only bettor 2 only bettor 1 and Debtor 2 only bettor	Chevrolet Impala  As of the date you file Contingent Unliquidated Disputed  Nature of lien. Check An agreement you car loan) Statutory lien (such Judgment lien from Other (including a r	made (such as mortgage or secured  a as tax lien, mechanic's lien)  a lawsuit  ight to offset)  ant number	\$19,868.00	\$7,625.00	<u>\$12,243.0</u> 0
	Add the dollar value of y	our entries in Column	A on this page. Write that number	\$19,868.00		

here:

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Debtor	1 Kimyetta First Name	Middle Name	Taylor Last Name	Case number (if known)
Part 2:			at You Already Listed	
agend Simila	cy is trying to collect fro arly, if you have more tha	m you for a debt you ov an one creditor for any	we to someone else, list th	debt that you already listed in Part 1. For example, if a collection e creditor in Part 1, and then list the collection agency here. d in Part 1, list the additional creditors here. If you do not have it this page.
1 5	NDOFORFOT			On which line in Part 1 did you enter the creditor?
ВН	RIDGECREST			2.1
	) Box 53087			Last 4 digits of account number
Nu	ımber Street			
Ph	oenix	Arizona 8	85072	
Cit	ty	State	Zip Code	
	ive Time			On which line in Part 1 did you enter the creditor? 2.1
	50 Indianapolis Blvd			Last 4 digits of account number
Nu	ımber Street			
— Hiç	ghland	Indiana 4	46322	
Cit	h.	Ctoto -	Zin Codo	

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	otor 1	Kimyetta		Taylor				
		First Name	Middle Name	Last Name				
	otor 2 use, if filing)	E' N	NAC-L-II - NI	L and Manne				
(Spo	use, II IIIIIg)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If kno	e number own)							
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	<b>Have Uns</b>	ecured Claims			12/15
Form clain the e know	n 106Å/B) a ns that are entries in tl vn).	and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Offices Secured by Propert	im. Also list executory contract ial Form 106G). Do not include a y. If more space is needed, copy he top of any additional pages,	ny creditor the Part y	rs with partia ou need, fill i	ally secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amo ding to the creditor's r particular claim, list the		both priority	y and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Americash - Bankruptcy \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Mkt Square Shop Ctr 180 S Bolingbrook Dr Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bolingbrook 60440 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_\_ Payday Loan Is the claim subject to offset? No Yes ATT Mobility \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5910 W. Plano Pkwy Ste 10 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75093 Plano Texas Disputed City State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Phone Bill Is the claim subject to offset? **✓** No Yes **Bally Total Fitness** \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8700 W Bryn Mawr Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60631 Chicago Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:  $\overline{\mathbf{A}}$ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Kimyetta Taylor Case number (if known)
First Name Middle Name Last Name

Part :	Your NONPRIORITY Unsecured Claims - Continuation	tion Page	
	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.4	Bank of America Nonpriority Creditor's Name PO Box 982236 Number Street	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	\$500.00
	El Paso Texas 79998 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Overdraft Fees	
4.5	Blast Fitness Nonpriority Creditor's Name 6057 S Western Number Street  Chicago Illinois 60636 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Yes	Last 4 digits of account number  When was the debt incurred?	\$60.00
4.6	Chase Nonpriority Creditor's Name 3780 Old Norcross Rd Number Street  Duluth Georgia 30096 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No	Last 4 digits of account number  When was the debt incurred?	\$500.00

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Debtor 1 Kimyetta Taylor Case number (if known) Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	Chicago Public Library Nonpriority Creditor's Name 400 S. State St. Number Street  Chicago Illinois 60605 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only	\$0.00
4.8	Christ Hospital Nonpriority Creditor's Name 2139 Aubum Ave Number Street  Cincinnati Ohio 45219 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Medical Bill	\$500.00
4.9	City of Chicago - Parking and red Light Tickets  Nonpriority Creditor's Name  121 N. LaSalle Street  Number Street  Chicago Illinois 60602  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Parking Tickets	\$681.00

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$507.00 Last 4 digits of account number Nonpriority Creditor's Name 201 N. MAIN STREET SUITE 205 When was the debt incurred? 7/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CHARLES 63301 Missouri Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? ✓ **ORIGINAL CREDITOR: 12 ✓** No Other. Specify AMERICASH LOANS L L C Yes 4.11 FIFTH THIRD \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 1725 N. Harlem Ave. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60707 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Overdraft Fees Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK \$133.00 Last 4 digits of account number 7201 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 9/2018 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

**✓** No

Is the claim subject to offset?

Other. Specify \_

CreditCard

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** HARVARD COLLECTION SER 4.13 \$2,400.00 Last 4 digits of account number Nonpriority Creditor's Name 4839 ELSTON AVE When was the debt incurred? 7/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60630 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: IL **✓** No DEPARTMENT OF HUMAN Other. Specify **SERVICE** Yes IDES - Bankruptcy Department 4.14 \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 33 S State St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60603 Chicago Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Over payment of benefits Is the claim subject to offset? **✓** No Yes 4.15 JB Robinson \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 375 Ghent Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Ohio 44333 Akron City State Zip Code Disputed Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_

Other

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Little Company of Mary \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 2800 West 95th St When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evergreen Park 60805 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Medical Bill Is the claim subject to offset? No ◪ Yes LORD&TAYLOR \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. BOX 1628 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MARYLAND HEIGH Missouri 63043 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Loan Is the claim subject to offset? **✓** No Yes 4.18 Peoples Gas \$396.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 27 N. Wacker Drive, Suite 703 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60606 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Gas Bill Is the claim subject to offset? **V** No

Yes

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 \$60.00 Last 4 digits of account number Nonpriority Creditor's Name 240 E Illinois When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60611 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Fee Is the claim subject to offset? No ☐ Yes REGIONAL ACCEPTANCE CO \$19,025.00 Last 4 digits of account number \_ 6601 Nonpriority Creditor's Name When was the debt incurred? 9/2012 4230 S MARKET ST Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated WILMINGTON North Carolina 28403 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Car Voluntary repoed Is the claim subject to offset? **✓** No Yes \$1,500.00 4.21 Sprint Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Phone Bill

✓ No ☐ Yes

Is the claim subject to offset?

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Debtor 1 Kimyetta Taylor Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 The Payday Loan Store c/o Bankruptcy Service \$1,200.00 - Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 800849 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75380 Dallas Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_ Payday Loan Is the claim subject to offset? No Yes 4.23 **TMobile** \$687.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 742596 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Cincinnati Ohio 45274 Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Phone Bill Is the claim subject to offset? **✓** No Yes Trinity Hospital 4.24 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2320 E 93rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60617 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Medical Bill Other. Specify Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1	1 Kimyetta First Name Middle Name	Taylor Last Name	Case number (if known)							
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page										
,	After listing any entries on this page, number them b	eginning with 4	1.5, followed by 4.6, and so forth.	Total claim						
	VERIZON Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 Number Street	w	Last 4 digits of account number \$600.0  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated  Disputed							
<u>(</u>	MINNEAPOLIS Minnesota 554 City State Zipo									
	Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	T [	ype of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No	<u> </u>	Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Phone Bill							
	Is the claim subject to offset?	Ŀ	Other. Specify 1 Hone Bill							

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Debtor 1	Kimyetta			rayior	Case number (if known)				
	First Name		Middle Name	Last Name					
Part 3:	List Others	to Be Notified A	About a Debt That	t You Already List	sted				
colle colle cred	ection agency ection agency	is trying to colle here. Similarly, i you do not have a	ct from you for a de f you have more tha	ebt you owe to some an one creditor for a	cy, for a debt that you already listed in Parts 1 or 2. For example, if a neone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional my debts in Parts 1 or 2, do not fill out or submit this page.				
Nam				On which ent	On which entry in Part 1 or Part 2 did you list the original creditor?				
	11 W JACKSON BLVD S-400 umber Street			Line 4.9	of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Claims				
	CAGO	Illinois	60604	Last 4 digits	s of account number				
City	'	State	Zip Code						

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Debtor 1 Kimyetta Taylor Case number (if known)
First Name Middle Name Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$36,049.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$36,049.00 6j. Total. Add lines 6f through 6i. 6j.

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kimyetta	Taylor		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Glate)	

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument Page 3	7 of 88
Fill in	this infor	mation to identify your c	ase:		
Debto	or 1	Kimyetta		Taylor	
<u>.</u>		First Name	Middle Name	Last Name	
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name	
United	d States B	ankruptcy Court for the:	Northern	District of Illinois	
Casa	number			(State)	
(If know					
					Check if this is an amended filing
Off	icial	Form 106H			
Sch	edul	e H: Your Cod	lebtors		12/15
the en known	itries in t n). Answe	he boxes on the left. At r every question.	tach the Additional Page	to this page. On the top o	ce is needed, copy the Additional Page, fill it out, and number fany Additional Pages, write your name and case number (if
1.		-	you are filing a joint case, o	lo not list either spouse as a	codebtor.)
	☐ No				
2.			ou lived in a community p	roperty state or territory?	Community property states and territories include Arizona,
	California	a, Idaho, Louisiana, Neva		co, Texas, Washington, and V	
		o. Go to line 3. s. Did vour spouse, form	mer snouse or legal equiv	valent live with you at the tir	ne?
		S. Dia your spouse, fort No	nei spouse, oi legal equi	raient live with you at the th	ie:
			nity state or territory did y	ou live?	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equi	valent	_
		Number Street			_
		City	State	Zip Code	_
3.	again as	s a codebtor only if that	person is a guarantor or	cosigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 nave listed the creditor on Schedule D (Official Form 106D), dule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1		Inknown			Schedule D, line
	Name	7200 S Paulina			Schedule E/F, line4.1
		7200 O I adili la			

60626

Zip Code

Schedule G, line

Number

Chicago

City

Street

Illinois

State

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Fill in	this information to identify	your case:						
Debtor	r 1 Kimyetta		Taylor					
	First Name	Middle Name	Last N	lame		— Che	eck if this is:	
Debtor	r 2 e, if filing) First Name	Mistalla Nassa	1 t N	1		_	An amended filing	
(Spouse	First Name	Middle Name	Last N	ıame			9	ontor 1
	States Bankruptcy Court for	Northern	District of III				A supplement showing post-petition che expenses as of the following date:	iapter i
the: Case r	number		(3)	State)			,	
(If know						_	MM / DD / YYYY	
Offic	cial Form 106I							
Sch	edule I: Your In	come						12/1
inform spouse numbe	ation about your spouse.	f you are separated and I, attach a separate she y question.	d your spou	se is	not filing	with you, do	r spouse is living with you, includ not include information about you ional pages, write your name and	ır
	ll in your employment		Debtor 1	ı			Debtor 2	
inf	formation.	Employment status	- Cmple	a d				
_	you have more than one job, ach a separate page with	,,	✓ Emplo	-	hev		Employed  Not Employed	
	formation about additional		LI NOT L	ПРЮ	yeu		Not Employed	
em	nployers.	Occupation						
	clude part time, seasonal, or If-employed work.	Employer's name	European	Servi	ce at Home	1		
		Employer's address	49 W Slac	le Str	eet			
	ccupation may include student homemaker, if it applies.		Number St	reet			Number Street	
			Palatine		Illinois	60067		<del></del>
			City		State	Zip Code	City State Zip Coo	de
		How long employed there?						
Part 2	2: Give Details About M	Monthly Income						
		the date you file this form	<b>n.</b> If you have	noth	ing to repo	ort for any line, v	write \$0 in the space. Include your non	-filing
	se unless you are separated. I or your non-filing spouse hav	e more than one emplover.	, combine the	infor	mation for	all emplovers fo	or that person on the lines below. If you	need
	space, attach a separate she		,					
					For	Debtor 1	For Debtor 2 or non-filing spouse	
(	List monthly gross wages, sald deductions.) If not paid monthly be.	• •		2.		\$1,105.00		
3.	Estimate and list monthly ove	rtime pay.		3.		+ \$0.00		
4. (	Calculate gross income. Add I	ine 2 + line 3.		4.		\$1,105.00		

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Debtor 1Kimyetta First Name Middle Nam	I aylor ne Last Name	2	Case number	(if	
THST Name Windle Nam	Last Name	<del>-</del>	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→	4.	\$1,105.00		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deducti	ions	5a.	\$218.98		
5b. Mandatory contributions for retirement pla	ans	5b.	\$0.00		
5c. Voluntary contributions for retirement plan	ıs	5c.	\$0.00		
5d. Required repayments of retirement fund to		5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + +5h.		6.	\$218.98		
7. Calculate total monthly take-home pay. Subtra	ct line 6 from line 4.	7.	\$886.02		
8. List all other income regularly received:					
8a. Net income from rental property and from business, profession, or farm	operating a				
Attach a statement for each property and busin gross receipts, ordinary and necessary busines the total monthly net income.		8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that you, a non-fi dependent regularly receive	ling spouse, or a				
Include alimony, spousal support, child support divorce settlement, and property settlement.	ort, maintenance,	8c.	\$276.00		
8d. Unemployment compensation		8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance that you regularly include cash assistance and the value (if know cash assistance that you receive, such as food under the Supplemental Nutrition Assistance Propulation in Supplemental Supplemen	n) of any non- stamps (benefits	8f.	\$0.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. <b>Other monthly income.</b> Specify: Pro rated M	Ionthly Taxes	8h. +	\$446.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8c		9.	\$722.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor	2 or non-filing spouse	10.	\$1,608.02 +		= \$1,608.02
<ol> <li>State all other regular contributions to the ex Include contributions from an unmarried partner, r friends or relatives.</li> <li>Do not include any amounts already included in lir</li> </ol>	nembers of your househo	old, your	dependents, your roomm		
Specify:					11. + \$0.00
12. Add the amount in the last column of line 10 write that amount on the Summary of Schedules a					12. \$1,608.02  Combined monthly income
13. Do you expect an increase or decrease within No.	the year after you file t	his forn	1?		
Yes. Explain:					

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Debtor 1 Kimyetta Taylor First Name Middle Name Last Name  Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the: Northern  District of Illinois (State)  Case number (If known)  Taylor  Last Name  Check if this is:  An amended filing  A supplement showing post-petitio expenses as of the following date:	າ chapter 13
First Name Middle Name Last Name  Check if this is:  Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the: Northern  District of Illinois (State)  Case number  Check if this is:  An amended filing  A supplement showing post-petitio expenses as of the following date:	າ chapter 13
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number Check if this is:  An amended filing  A supplement showing post-petitio expenses as of the following date:	າ chapter 13
(Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number — — — — — — — — — — — — — — — — — — —	n chapter 13
Case number	n chapter 13
WWW/DD/TITT	
Official Form 106J	
Schedule J: Your Expenses	12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case nur (if known). Answer every question.	nber
Part 1: Describe Your Household	
1. Is this a joint case?	
No. Go to line 2	
Yes. Does Debtor 2 live in a separate household?	
No  No  No Debtor 2 must file Official Forms 106 L2. Functions for Consents Household of Debtor 2	
Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2.	
2. Do you have dependents? No	
Do not list Debtor 1 and Debtor 2.  Yes. Fill out this information for Dependent's relationship to Dependent's Debtor 2 Debtor 2 Debtor 2 Debtor 2 Dependent's Debtor 2 Dependent's Debtor 2 Dependent's Debtor 2 Dependent's	t live
Child 11 years No.	
✓ Yes.	
3. Do your expenses include expenses of people other	
than yourself and your	
dependents?	
Part 2: Estimate Your Ongoing Monthly Expenses	
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.	е
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  Your	expenses
The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	\$550.00
If not included in line 4:	
4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kimyetta Taylor Case number (if known) Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         6a. Electricity, heat, natural gas         6a.         \$100,00           6b. Water, sower, gurbage collection         6b.         \$00,00           6c. Tolephone, coll phone, Internet, satellite, and cable services         6c.         \$50,00           6d. Other, Specify:         6d.         \$0.00           7. Food and housekeeping supplies         7.         \$100,00           8. Childcare and childrer's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         11.         \$10.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation, include gas, maintenance, bus or train fare.         12.         \$52.00           Do not include car payments         14.         \$50.00           14. Charitable contributions and religious donation         14.         \$0.00           15. Instratament, clubs, recreation, newspapers, magazines, and books         15.         \$0.00           15. Waterache         15.         \$0.00           15. Waterache insurance         15.         \$0.00           15. Waterache	First Name	Middle Name Last Name		
Secue   Secu				Your expenses
6a. Electricity, heat, natural gas         6a.         \$100.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Tedepton, coll phone, internet, satellities, and cable services         6c.         \$50.00           6d. Other. Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$100.00           8. Childcare and children's education costs         9.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$0.00           10. Personal care products and services         11.         \$10.00           11. Medical and dental expenses         11.         \$10.00           11. Medical and dental expenses         11.         \$10.00           14. Charitable contributions and religious donations         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Instrationment, clubs, recreation, newspapers, magazines, and books         15.         \$0.00           15. Instration include language and services         15.         \$0.00           15. Instration include services         15.         \$0.00           15. Instration include services         15.         \$0.00           15. Charitable contributions and religious donations         1	5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$50.00           6d. Other, Specity:         7.         \$100.00           7. Food and housekceping supplies         7.         \$100.00           8. Childcare and children's education costs         8.         \$0.00           9. Childcare and children's education costs         8.         \$0.00           9. Childcare and dridle gas, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$22.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$52.00           10. Do not include gas, maintenance, bus or train fare.         12.         \$52.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance         15.         \$0.00           15a. Life insurance deducted from your pay or included in lines 4 or 20.         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance	6. Utilities:			
6c. Telephone, cell phone, Intermet, satellite, and cable services         6c.         \$50.00           6d. Other, Specify;         6d.         \$0.00           7. Food and housekeeping supplies         7.         \$100.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$20.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation. Include gas, maintenance, bus or Irain fare.         12.         \$52.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           15. Lete insurance         156         \$0.00           15b. Leath insurance         156         \$0.00           15c. Vehicle insurance         156         \$0.00           15c. Vehicle insurance. Specify:         156         \$0.00           15c. Vehicle insurance. Specify:         156         \$0.00           15c. Vehicle insurance. Specify:         156         \$0.00           15c. Vehicle insurance.         \$0.00	6a. Electricity, heat, natural g	gas	6a.	\$100.00
6d. Other. Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$100.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$20.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$52.00           Do not include car payments         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15         \$0.00           15. Insurance deducted from your pay or included in lines 4 or 20.         15c         \$136.00           15. Health insurance         15         \$0.00           15. Ushicle insurance         15         \$0.00           15. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00           16. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00           17. Installment or lease payments:         17	6b. Water, sewer, garbage co	ollection	6b.	\$0.00
7. Food and housekeeping supplies         7.         \$100.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$20.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$52.00           Do not include car payments         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15s         \$0.00           15b. Health insurance deducted from your pay or included in lines 4 or 20.         15s         \$0.00           15c. Vehicle insurance.         15s         \$0.00           15c. Vehicle insurance. Specify:         15d         \$0.00 </td <td>6c. Telephone, cell phone, Ir</td> <td>nternet, satellite, and cable services</td> <td>6c.</td> <td>\$50.00</td>	6c. Telephone, cell phone, Ir	nternet, satellite, and cable services	6c.	\$50.00
8. Childcare and children's education costs         8. S0.00           9. Clothing, laundry, and dry cleaning         9. \$40.00           10. Personal care products and services         10. \$20.00           11. Medical and dental expenses         11. \$10.00           12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments         12. \$52.00           14. Charitable contributions and religious donations         14. \$0.00           15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.         15a. \$0.00           15b. Health insurance         15a. \$0.00           15c. Vehicle insurance         15b. \$0.00           15d. Other insurance. Specify:         15c. \$136.00           15d. Other insurance. Specify:         16         \$0.00           15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$9.00           15c. Taxes are payments.         15c. \$0.00         \$0.00           17. Installment or lease payments:         17a. \$0.00         \$0.00           17a. Car payments for Vehicle 1         17a. \$0.00         \$0.00           17c. Other. Specify:         17c. Other. Specify:         17c. \$0.00           17c. Other. Specify:         17c. Other. Specify:         17c. Other. Specify:           19. Other payments of alimony, maintenance, and sup	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning       9. \$40.00         10. Personal care products and services       10. \$20.00         11. Medical and dental expenses       11. \$10.00         12. Transportation, Include gass, maintenance, bus or train fare.       12. \$52.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       15. neurance.         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15b. \$0.00         15b. Health insurance       15b. \$0.00       15c. Vehicle insurance       15c. \$136.00         15c. Vehicle insurance. Specify	7. Food and housekeeping su	pplies	7.	\$100.00
10. Personal care products and services       10. \$20.00         11. Medical and dental expenses       11. \$10.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12. \$52.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a. \$0.00         15b. Health insurance       15b. \$0.00       \$0.00         15c. Vehicle insurance       15c. \$136.00         15c. Vehicle insurance       15c. \$136.00         15c. Vehicle insurance. Specify:       15c. \$136.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         Specify:       15c. \$136.00         17. Installment or lease payments:       17c. \$0.00         17. Car payments for Vehicle 1       17c. \$0.00         17c. Car payments for Vehicle 2       17c. \$0.00         17	8. Childcare and children's ed	ducation costs	8.	\$0.00
11. Medical and dental expenses       11.       \$10.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.       12.       \$52.00         13. Entertailment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.00         15b. Health insurance       15c. \$136.00       \$0	9. Clothing, laundry, and dry	cleaning	9.	\$40.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$52.00	10. Personal care products a	nd services	10.	\$20.00
Do not include ar payments   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   14.   14.   15.   13.   14.   15.   15.   14.   15.	11. Medical and dental expen	nses	11.	\$10.00
14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       0 not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance       15a \$0.00         15b. Health insurance       15b \$0.00         15c. Vehicle insurance       15c \$136.00         15c. Vehicle insurance. Specify:       15d \$0.00         16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       5pecify:         Specify:       16         17. Installment or lease payments:       17a \$0.00         17b. Car payments for Vehicle 1       17a \$0.00         17c. Other. Specify:       17c \$0.00         17c. Other. Specify:       17c \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       5pecify:       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a \$0.00         20b. Real estate taxes.       20b \$0.00         20c. Property, homeowner's, or renter's insurance       20c \$0.00         20d. Maintenance, repair, and upkeep expenses.       20d \$0.00	-		12.	\$52.00
15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance   15a   \$0.00 15b. Health insurance   15b   \$0.00 15c. Vehicle insurance   15c   \$136.00 15c. Vehicle insurance   15c   \$136.00 15d. Other insurance. Specify:   15d   \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:   16   \$0.00 17c. Installment or lease payments:   17a   \$0.00 17b. Car payments for Vehicle 1   17a   \$0.00 17c. Other. Specify:   17c   \$0.00 17d. Other. Specify:   17d   \$0.00 17d. Other. Specify:   17d   \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 108I).   18. 19. Other payments you make to support others who do not live with you. Specify:   19.   \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property   20a   \$0.00 20b. Real estate taxes.   20b   \$0.00 20c. Property, homeowner's, or renter's insurance   20c   \$0.00 20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00 20d. Maintenance, repair, and upkeep expenses.	14. Charitable contributions a	and religious donations	14.	\$0.00
15b. Health insurance   15b   \$0.00     15c. Vehicle insurance   15c   \$136.00     15d. Other insurance. Specify:		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:	15c. Vehicle insurance		15c	\$136.00
Specify:	15d. Other insurance. Specif	fy:	15d	\$0.00
17.   Installment or lease payments:   17a.   Car payments for Vehicle 1   17a   \$0.00   17b.   Car payments for Vehicle 2   17b   \$0.00   17c.   Other.   Specify:   17c   \$0.00   17d.   Other.   Specify:   17d   \$0.00   18.   Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.   19.   Other payments you make to support others who do not live with you.   Specify:   19.   \$0.00   20.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00   20b.   Real estate taxes.   20b   \$0.00   20b.   Real estate taxes.   20c.   Property, homeowner's, or renter's insurance   20d.   \$0.00   20d.   Maintenance, repair, and upkeep expenses.   20d.   \$0.00   \$0.00   20d.   Maintenance, repair, and upkeep expenses.   20d.   \$0.00   \$0.00   20d.   Maintenance, repair, and upkeep expenses.   20d.   \$0.00   \$0.00   20d.   \$0.00	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b. So.00  20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	nents:		
17c. Other. Specify:	17a. Car payments for Vehic	ele 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	cle 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20c. \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
Specify:	, , ,	,	18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00		e to support others who do not live with you.	10	<b>#0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I. Your Income		\$0.00
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00		s, or renter's insurance		
	20e. Homeowner's associati	ion or condominium dues		

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Debtor 1				Taylor	Case number (if known)		
	First Na	ime	Middle Name	Last Name			
21. <b>Othe</b>	r. Speci	ify:				21	\$0.00
00 Cala		our monthly expense					
	-		es.				\$1,058.00
		es 4 through 21.	( D.I. 0) '(				\$0.00
		` .	,, ,	from Official Form 106J-2			\$1,058.00
			sult is your monthly exp	enses.		22.	
23.Calcu	ılate y	our monthly net inco	ome.				
23a. (	Copy lir	ne 12 (your combined	monthly income) from S	Schedule I.		23a	\$1,608.02
23b.	Сору у	our monthly expenses	s from line 22 above.			23b	\$1,058.00
23c. S	Subtrac	t your monthly expens	ses from your monthly i	ncome.			\$550.02
	The res	ult is your monthly ne	et income.			23c	
-	-			ses within the year after			
				oan within the year or do y nodification to the terms of			
1	No						
	⁄es						
		Explain here:					

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kimyetta		Taylor	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)	-		(Class)	

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Kimyetta Taylor	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/24/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this info	ormation to identify your	case:					
Debt	tor 1	Kimyetta		Tayl	or			
		First Name	Middle	Name Last	Name			
Debt (Spou	tor 2 use, if filing)	First Name	Middle	Name Last	Name			
Unite	ed States	Bankruptcy Court for the	: Northern	District of	Illinois			
Case	e number				(State)			
(If kno	own)							Chapte if this is a
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financi	al Δffaire f	or Individua	ls Filing for	r Bankru	intev	04/1
Be as	s comple mation.	ete and accurate as p If more space is need nown). Answer every	ossible. If two m led, attach a sep	narried people are fi	ling together, both	are equally i	responsible for s	upplying correct
Part	1: Giv	e Details About You	r Marital Status	and Where You L	ived Before			
1.	What is	s your current marital s	tatus?					
	.∡ Ma	arried						
	ŭ.	ot married						
2.	During	the last 3 years, have y	ou lived anywher	e other than where y	ou live now?			
	✓ No	)						
	L.	es. List all of the places y	ou lived in the las	st 3 years. Do not incl	ude where you live r	now.		
	De	ebtor 1:		Dates Debtor 1 liv	ped Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
				From				From
	Nu	ımber Street		To	Number Stre	et		To
	Cit	ty State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nu	ımber Street		From	Number Stre	ot		From
		umber oueet					_	
	Cit	ty State	Zip Code		City	State	Zip Code	
	and territo	ne last 8 years, did you ories include Arizona, Cali . Make sure you fill out S	fornia, Idaho, Loui	siana, Nevada, New Mo	exico, Puerto Rico, Te			nmunity property states

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Fill in the total amount of income you recei activities. If you are filing a joint case and you have yet.  Yes. Fill in the details.	ved from all jobs and all bu	sinesses, including part-time		years:
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$7600.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2017 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$10000.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2016 )	Wages, commissions, bonuses, tips	\$13000.00	Wages, commissions, bonuses, tips	
Pid you receive any other income during			Operating a business	
	business  g this year or the two prencome is taxable. Example: come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	Operating a business  child support; Social Security; royalties; and gambling and	
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	business  g this year or the two prencome is taxable. Example: come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	Operating a business  child support; Social Security; royalties; and gambling and	
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	business g this year or the two prencome is taxable. Example come; interest; dividends; you received together, list neach source separately.	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.	
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	business g this year or the two prencome is taxable. Example: come; interest; dividends; you received together, list in each source separately. Debtor 1  Sources of income	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.  To not include income that you Gross income from each source (before deductions	Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions as
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from No  Yes. Fill in the details.  From January 1 of current year until	business g this year or the two prencome is taxable. Example come; interest; dividends; you received together, list in each source separately. Debtor 1  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$\frac{4}{9}\$ (before deductions and exclusions)	Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions as

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Debtor 1 Kimyetta Taylor Case number (if known) First Name Middle Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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	Kimyetta			ylor	Case number	(if known)
	First Name	Middle Name	Las	st Name		
nsi orp ge	ders include your relati porations of which you	are an officer, director, business you operate a	rs; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; It is securities; and any managing The domestic support obligations,
<b>✓</b>	No					
	Yes. List all paymen	ts to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
-	City Stat	e Zip Code				
	Insider's Name					
	Number Street					
	City Stat	e Zip Code				
insi	der? ude payments on debi					n account of a debt that benefited an
	No Yes. List all paymen	s guaranteed or cosign ts that benefited an in	·	Total amount paid	Amount you still owe	Reason for this payment
	Yes. List all paymen		sider.  Dates of		-	Reason for this payment  Include creditor's name
			sider.  Dates of		-	
	Yes. List all paymen		sider.  Dates of		-	
	Yes. List all paymen	ts that benefited an in	sider.  Dates of		-	
-	Yes. List all paymen  Insider's Name  Number Street	ts that benefited an in	sider.  Dates of		-	
_	Insider's Name Number Street  City State	ts that benefited an in	sider.  Dates of		-	
_	Insider's Name  Number Street  City State	ts that benefited an in	sider.  Dates of		-	

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✓ No ✓ Yes. Fill in the deta	ails.					
<b>_</b>	N	ature of the case	Court or	agency		Status of the case
Case title			Carret Na			Pending
Case number			Court Nar	me		On appeal
			NumberS	treet		Concluded
			City	State	Zip Code	
Case title			Court Nar			Pending
Case number						On appeal
			NumberS	treet		Concluded
Check all that apply an  No. Go to line 11	you filed for bankruptcy, vand fill in the details below.  I.  formation below.			State preclosed, gai		
Check all that apply an No. Go to line 11	nd fill in the details below.	vas any of your property  Describe the pr	repossessed, fo		-	ed, seized, or levied?  Value of the property
Check all that apply an No. Go to line 11  Yes. Fill in the inf	nd fill in the details below.  I.  formation below.		repossessed, fo		rnished, attach	Value of the
Check all that apply an  No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name	nd fill in the details below.  I.  formation below.	Describe the pr	repossessed, fo		rnished, attach	Value of the property
Check all that apply an  No. Go to line 11  Yes. Fill in the inf	nd fill in the details below.  I.  formation below.		repossessed, fo		rnished, attach	Value of the property
Check all that apply an  No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name  Po Box 1847	nd fill in the details below.  I.  formation below.	Describe the pr	repossessed, fo		rnished, attach	Value of the property
Check all that apply an  No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name  Po Box 1847  Number Street	In the details below.  I. formation below.  EPTANCE CO	Explain what ha	operty  appened s repossessed. s foreclosed.		rnished, attach	Value of the property
Check all that apply an No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name Po Box 1847	nd fill in the details below.  I.  formation below.	Explain what ha	operty  ippened s repossessed. s foreclosed. s garnished.	oreclosed, ga	rnished, attach	Value of the property
Check all that apply an No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name Po Box 1847 Number Street  Wilson	I. formation below.  EPTANCE CO  North Carolina 27894	Explain what ha	operty  appened s repossessed. s foreclosed. s garnished. s attached, seized	oreclosed, ga	Date	Value of the property \$0
Check all that apply an No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name Po Box 1847 Number Street  Wilson	I. formation below.  EPTANCE CO  North Carolina 27894	Explain what ha	operty  appened s repossessed. s foreclosed. s garnished. s attached, seized	oreclosed, ga	rnished, attach	Value of the property
Check all that apply an No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name Po Box 1847 Number Street  Wilson City	I. formation below.  EPTANCE CO  North Carolina 27894	Explain what ha	operty  appened s repossessed. s foreclosed. s garnished. s attached, seized	oreclosed, ga	Date	Value of the property \$0  Value of the
Check all that apply an No. Go to line 11  Yes. Fill in the inf  REGIONAL ACCE Creditor's Name Po Box 1847 Number Street  Wilson	I. formation below.  EPTANCE CO  North Carolina 27894	Explain what ha	repossessed, for operty  appened s repossessed. s foreclosed. s garnished. s attached, seized	oreclosed, ga	Date	Value of the property \$0  Value of the

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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.  Describe the action the creditor took  Date action was taken  Last 4 digits of account number: XXXXV-  City State Zip Code  12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court- appointed receiver, a custodian, or another official?  No Yes Part 3: List Certain Gifts and Contributions  13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person?  Parson to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you  Person is relationship to you	Debtor 1	Kimyetta		Taylor	Case number (if known)			
accounts or refuse to make a payment because you owed a debt?  No Ves. Fill in the details.  Describe the action the creditor took  Date action was taken  Number Street  Last 4 digits of account number: XXXX  City Shate Zip Code  Last 4 digits of account number: XXXX  The possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?  No Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person?  Person to Whom You Gave the Gift  Number Street  City State Zip Code  City State Zip Code  City State Zip Code  City State Zip Code		First Name	Middle Name	Last Name				
Describe the action the creditor took    Date action   Manual								
Describe the action the creditor took    Date action   Manual	Ī. <b>2</b>	No.						
Describe the action the creditor took    Date action was taken	¥	4						
Creditor's Name		Tes. Fill III the details.						
Creditor's Name   Number Street   Last 4 digits of account number: XXXX-				Describe the action the	creditor took		Amount	
Last 4 digits of account number: XXXX-						was taken		
Last 4 digits of account number: XXXX-				_				
Last 4 digits of account number; XXXX-  City   State   Zip Code		Creditor's Name						
Last 4 digits of account number; XXXX-  City   State   Zip Code				_				
City   State   Zip Code		Number Street						
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?    No				Last 4 digits of account n	umber: XXXX-			
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?    No								
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?    No		City Stat	e Zin Code	_				
appointed receiver, a custodian, or another official?    No		Oity Otal	c zip codc					
Yes					ossession of an assignee for	the benefit of o	creditors, a court-	
Yes		1 No						
Part 5: List Certain Gifts and Contributions  13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?    No								
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Describe the gifts  Dates you gave the gifts  Person to Whom You Gave the Gift  City State Zip Code Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		] 165						
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Describe the gifts  Dates you gave the gifts  Person to Whom You Gave the Gift  City State Zip Code Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code	Part 5:	List Certain Gifts an	d Contributions					
Ves. Fill in the details for each gift.   Gifts with a total value of more than \$600 per person Dates you gave the gifts    Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person to Whom You Gave the Gift  Number Street  City State Zip Code								
Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code	13. W	ithin 2 years before you	filed for bankruptcy, di	d you give any gifts with a to	tal value of more than \$600	per person?		
Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		√ No						
City State Zip Code  Person to Whom You Gave the Gift  Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code	Ľ	<del>_</del>	f					
Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code	L	Yes. Fill in the details	tor each giπ.					
Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code			e of more than \$600	Describe the gifts			Value	
Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		per person				-		
Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code						giits		
Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code				_				
City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		Person to Whom You G	Save the Gift					
City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		-		_				
City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code				_				
Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		Number Street						
Person's relationship to you  Person to Whom You Gave the Gift  Number Street  City State Zip Code		City Stat	o Zin Codo	_				
Person to Whom You Gave the Gift  Number Street  City State Zip Code		•	·					
Number Street  City State Zip Code		Person's relationship to	you					
Number Street  City State Zip Code		·						
Number Street  City State Zip Code		·		_				
City State Zip Code		Person to Whom You G	Bave the Gift					
City State Zip Code				_				
City State Zip Code				_				
		Number Street						
		011	7	_				
Person's relationship to you		-	·					
		Person's relationship to	you					

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ebtor 1	Kimyetta		Taylor	Case number (if know	wn)				
	First Name	Middle Name	Last Name						
Wi	thin 2 years before you file	d for bankruptcy, did	l you give any gifts or contribu	tions with a total value	of more than \$600	to any charity?			
<b>V</b>									
¥	ı								
	Yes. Fill in the details for $\epsilon$	each gift or contributi	ion.						
	Gifts or contributions to	charities	Describe what you contri	buted	Date you	Value			
	that total more than \$60	0			contributed				
	Charity's Name		_						
	Charty 5 Name								
			_						
	Number Street		_						
	Number Street								
	City State	Zip Code	-						
	City Citato	2.6 0000							
t 6:	List Certain Losses								
	Yes. Fill in the details.  Describe the property yo how the loss occurred	u lost and	Describe any insurance of Include the amount that in	surance has paid. List	Date of your loss	Value of property lost			
			pending insurance claims of A/B: Property.	on line 33 of <i>Schedule</i>					
			.vz.reperty.						
7:	List Certain Payments	au Tuamafaua							
	No Yes. Fill in the details.								
	'		Description and value of a transferred	any property	Date payment or transfer was made	Amount of payment			
	Somrad Law Eirm		A++		1	¢1000 00			
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 1000.00		9/21/2018	\$1000.00			
	11101 S. Western Avenue								
	Number Street		<del>-</del>						
	Hambor Groot								
			_						
	Chicago Illinois	60643							
	City State	Zip Code	-						
	•	·							
	Email or website address		-						
	D		-						
	Person Who Made the Pay	ment, if Not You							
	Person Who Was Paid		-			-			
			_						
	Number Street								
			_						
	<u> </u>								
	City State	Zip Code	<del>·</del>						
	, Cialo	<u>p                                    </u>							
	Email or website address		•						
			The state of the s						
	Person Who Made the Pay		_						

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Debtor 1	Kimyetta		Taylor	Case number (if known)		
	First Name	Middle Name	Last Name			
he	Ip you deal with your cre not include any payment	editors or to make paym		ehalf pay or transfer	any property to an	nyone who promised to
	Yes. Fill in the details.					
_	•		Description and value of any pr transferred	operty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	e Zip Code				
	transfers that you have a  No Yes. Fill in the details.		security (such as the granting of a secunent.  Description and value of proper			Date
			transferred	payments red in exchange	ceived or debts pa	id transfer was made
	Person Who Received T	ransfer				
	Number Street					
	City State Person's relationship to					
	Person Who Received T	ransfer	-			
	Number Street					
	City State Person's relationship to					
be	thin 10 years before you neficiary? nese are often called asset-		d you transfer any property to a self	-settled trust or simi	lar device of whic	h you are a
<b>✓</b>	No Yes. Fill in the details.					
_	133.1		Description and value of the p	roperty transferred		Date transfer was made
	Name of trust					

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Debtor 1 Kimyetta Taylor Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Kimyetta Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb		Kimyetta			Taylo		Cas	se number <i>(i</i>	if known)	
		First Name		Middle Name	Last N	Name				
26.	Hav	e you been a party	y in any judici	al or administr	ative proceed	ing under	any environme	ntal law? Ir	nclude settlements and o	rders.
		No Yes. Fill in the det	ails.							
					Court or agen	су		Nature	of the case	Status of the case
		Case title			Court Name					Pending
		Case number			Number Street					On appeal
		_			City	State	Zip Code			Concluded
Pari	Part 11: Give Details About Your Business or Connections to Any Business									
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	you own a bu	isiness or	have any of the	following o	connections to any busin	ess?
							r activity, either artnership (LLP)	full-time or p	part-time	
		A partner in a		iity company (L	.LC) or iiiTiitea	паршіу ра	arulership (LLP)			
				aging executiv	-					
	_			the voting or e		s of a corp	poration			
	뵘	No. None of the a Yes. Check all tha				for each b	ousiness.			
	_						ure of the busin	ess	Employer Identificatio include Social Securit	
		Business Name			_				EIN:	
		Number Street			Name o	faccount	ant or bookkee	ner	Dates business existed	i
		City	State	Zip Code	_	, account	unt of bookkee	pei	FromTo	
					Describ	e the natu	ure of the busing	ess	Employer Identificatio include Social Securit	
		Business Name			_				EIN:	
		Number Street			_				Dates business existed	i
		City	State	Zip Code	Name o	f account	ant or bookkeep	per	FromTo	
		,		_,,					1011110	
					Describ	e the natu	ure of the busing	ess	Employer Identificatio include Social Securit	
		Business Name			_				EIN:	
		Number Street			Name o	f account	ant or bookkee	per	Dates business existed	i
		City	State	Zip Code	_				From To	

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Deb	tor 1	Kimyetta			Taylor	Case number (if known)
		First Name		Middle Name	Last Name	<u> </u>
28.	cred	nin 2 years befo ditors, or other No Yes. Fill in the	parties.	r bankruptcy, did you	ı give a financial statement	to anyone about your business? Include all financial institutions,
	Ш	100.1 111 111 110	dolano bolow.			
					Date issued	
		Name			MM/DD/YYYY	
		N 1 0				
		Number Stre	eτ			
		City	State	Zip Code		
			Otato	Zip code		
Par	t 12:	Sign Below				
1	true a	and correct. I u kruptcy case c	nderstand tha	t making a false stat nes up to \$250,000, o	ement, concea <sup>l</sup> ling property r imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are and or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			nature of Debto	•		Signature of Debtor 2
		Dat	e 9/24/2018			Date
	Did yo	lo ′es ou pay or agree	to pay somed		inancial Affairs for Individu	
	$\sqcup$	es. Name of per	SOII			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

	Non	thern District of Illinois	
n re	Kimyetta Taylor	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor(s	e filing of the petition in bankruptcy, or agre	ed to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$1,000.00
	Balance Due		\$3,000.00
2	. The source of the compensation paid to me was:		
	<b>✓</b> Debtor □ C	Other (specify)	
3	. The source of the compensation paid to me is:		
	<b>✓</b> Debtor □ C	Other (specify)	
4	I have not agreed to share the above-disclosed members and associates of my law firm.	compensation with any other person unless	s they are
	I have agreed to share the above-disclosed conmembers or associates of my law firm. A copy of the people sharing in the compensation, is attached	of the agreement, together with a list of the r	
5	. In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the l	oankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, bankruptcy;</li> </ul>	and rendering advice to the debtor in determ	ining whether to file a petition in
	b. Preparation and filing of any petition, scheo	lules, statements of affairs and plan which m	nay be required;
	c. Representation of the debtor at the meeting	of creditors and confirmation hearing, and a	any adjourned hearings thereof;
	d. Representation of the debtor in adversary p	roceedings and other contested bankruptcy	matters;
6	. By agreement with the debtor(s), the above-disclos	ed fee does not include the following service	es:
		CERTIFICATION	
	l certify that the foregoing is a complete statement of tor(s) in this bankruptcy proceedings.	any agreement or arrangement for payment	to me for representation of the
	9/24/2018	/s/ David Strahorn	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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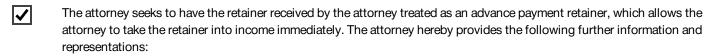
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$43.23 for expenses, leaving a balance due of \$3,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/24/2018	
Signed	:	
/s/ Kim	yetta Taylor	
		/s/ David Strahorn
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Taylor, Kimyetta	Case No.	
	Debtor(s)		
		Chapter	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
Tr knowledge	-	ify that the attached list of creditors is tru	ue and correct to the best of their
Date:	9/24/2018	/s/ Taylor, Kimyet	tta
		Taylor, Kimyetta <i>Signature of Deb</i> i	tor

REGIONAL ACCEPTANCE CO Po Box 1847 Wilson, NC, 27894

HARVARD COLLECTION SER 4839 ELSTON AVE CHICAGO, IL, 60630

DCMA 201 N. MAIN STREET SUITE 205 SAINT CHARLES, MO, 63301

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

JEFFERSON CAPITAL SYSTEM PO Box 7999 Saint Cloud, MN, 56302

BRIDGECREST PO Box 53087 Phoenix, AZ, 85072

Drive Time 9850 Indianapolis Blvd Highland, IN, 46322

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

TMobile P.O. Box 742596 Cincinnati, OH, 45274

The Payday Loan Store c/o Bankruptcy Service PO Box 800849 Dallas, TX, 75380 Peoples Gas PO Box 3140 Milwaukee, WI, 53201

Chicago Public Library 400 S. State St. Chicago, IL, 60605

IDES - Bankruptcy Department PO Box 4385 Chicago, IL, 60680

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

Little Company of Mary PO Box 97677 Chicago, IL, 60678

Christ Hospital 4400 W 95th St Oak Lawn, IL, 60453

Trinity Hospital 2320 E 93rd Chicago, IL, 60617

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

FIFTH THIRD 1725 N. Harlem Ave. Chicago, IL, 60707

LORD&TAYLOR P.O. BOX 1628 MARYLAND HEIGH, MO, 63043 ATT Mobility One AT&T Way Bedminster, NJ, 07921

Planet Fitness 7530 W Roosevelt Rd Forest Park , IL, 60130

Bally Total Fitness 8700 W Bryn Mawr Ave Chicago, IL, 60631

Blast Fitness 6057 S Western Chicago, IL, 60636

Sprint PO Box 7949 Overland Park, KS, 66207

VERIZON 455 Duke Drive Franklin, TN, 37067

JB Robinson 375 Ghent Rd Akron, OH, 44333

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Debtor 1 Kimyetta First Name	Taylor Middle Name Last Na	Case number	r (if known)		
	estions for Reporting Purposes				
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds  No.		mpt property is excluded and administrative insecured creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 milli \$100,000,001-\$500 mil	n \$1,000,000,001-\$10 billion on \$10,000,000,001-\$50 billion		
<sup>20.</sup> How much do you estimate your liabilities to be?	□ \$0-\$50,000  ☑ \$50,001-\$100,000  □ \$100,001-\$500,000  □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 millio	n \$1,000,000,001-\$10 billion on \$10,000,000,001-\$50 billion		
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or				
	/s/ Kimyetta Taylor Signature of Debtor 1  Executed on 9/21/2018 MM / DD / YY	9, and 3571.  ***  **  **  **  **  **  **  **  **	ature of Debtor 2  cuted onMM / DD / YYYY		

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Fill in this info	rmation to identify your c	ase:	<b>医子宫</b> 医二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十		
Debtor 1	Kimyetta		Taylor .		127
Debtor 2	First Name	Middle Name	Last Name	_	
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)	_	
(If known)				_	
Official	Form 106De	)C	2		Check if this is ar amended filing
Declarat	tion About an	Individual Deb	tor's Schedules		12/15
If two married	people are filing togeth	er, both are equally respo	onsible for supplying correct	information.	
U.S.C. §§ 152,	1341, 1519, and 3571.		se can result in lines up to c	3250,000, or imprisonment for up to 20	years, or poin. 16
Did you p	pay or agree to pay some	one who is NOT an attor	ney to help you fill out bank	ruptcy forms?	
✓ No					
Yes.	Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under pe that they	nalty of perjury, I declar are true and correct.	e that I have read the su	mmary and schedules filed v	ith this declaration and	
/s/ Kimy Signature	of Debtor 1	the Eugli	Signature	of Debtor 2	
Date 9/2	1/2018		Date		

MM/DD/YYYY

MM/DD/YYYY

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Debto	r 1 Kimyetta		Taylor	Case number (if known)			
	First Name	Middle Name	Last Name				
28. \	28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
]	No Yes. Fill in the details belo	w.					
•	_		Date issued				
	Name		MM/DD/YYYY	_			
	Number Street		_	•			
	City State	Zip Code	_				
	Oity State	Zip Code					
Part 1	2: Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	/s/ Kimyetta Signature of De	1/0-11/0-11	· Tayler	Signature of Debtor 2			
	Date 9/21/201	8		Date			
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
<b>V</b>	No						
	Yes						
Di	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
$\checkmark$	No						
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Taylor, Kimyetta  Debtor(s)	Case No	
		Chapter	Chapter13
	VERIFICA	TION OF CREDITOR MATE	RIX
The knowledge.	above named Debtors hereby verify t	nat the attached list of creditors is true	e and correct to the best of their
Date:	9/21/2018	/s/ Taylor, Kimyetta Taylor, Kimyetta	The state of the s

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Debt	or 1 Kimyetta		Taylor	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median fa	amily income that applies to y	ou. Follow these steps	3.	•
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	f people in your household.	2		
		mily income for your state and si	ze of		\$68,687.00
	household	iod in the congrete instructions f	To find	d a list of applicable median income amounts, go online and also be available at the bankruptcy clerk's office.	
17.	How do the lines compa		of this form. This list m	lay also be available at the bankruptcy clerk's office.	
	17a.  Line 15b is less	than or equal to line 16c. On th	e top of page 1 of this	form, check box 1, Disposable income is not determined	
	- under 11 U.S.C	<i>i.</i> § <i>1325(b)(3).</i> <b>Go to Part 3.</b> D	o NOT fill out <i>Calculati</i>	on of Disposable Income (Official Form 122C-2).	
	— U.S.C. § 1325(i	re than line 16c. On the top of p (b)(3). <b>Go to Part 3 and fill out</b> r current monthly income from li	Calculation of Dispos	ack box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b	)(4)	
18.		monthly income from line 11	# ( 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		\$1,105.35
19.	Deduct the marital adju commitment period unde	ustment if it applies. If you are if 11 U.S.C. § 1325(b)(4) allows	married, your spouse i	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
		nent does not apply, fill in 0 on I	ine 10a		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$1,105.35
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,105.35
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your cu	ment monthly income for the year	ar for this part of the fo	orm.	\$13,264.20
	20c. Copy the median far	mily income for your state and si	ze of household from	line 16c.	\$68,687.00
21.	How do the lines compa				_
	Line 20b is less than commitment period is	line 20c. Unless otherwise orders 3 years. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here. I dec	clare under penalty of periup, tha	t the information on th	is statement and in any attachments is true and correct.	
	_,			is statement and in any attachments is true and confect.	
	🗴 /s/ Kimyetta 1	Taylor Lundo Sal	×		
	Signature of Deb	tor 1	<u>,                                     </u>	Signature of Debtor 2	
	Date 9/21/2018	3		Date	
	MM/DD/Y			MM/DD/YYYY	
	If you checked 17a, o	do NOT fill out or file Form 1220	;-2.	ş.	
	If you checked 17b, f above.	ill out Form 122C-2 and file it w	ith this form. On line 3	9 of that form, copy your current monthly income from line	14.

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Northern District o	f Illinois	
In re_	Kimyetta Taylor		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	OMPENSATION	OF ATTORNEY FO	OR DEBTOR
1.	<ol> <li>Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one year rendered or to be rendered on behalf of</li> </ol>	ear before the filing of the petiti	ion in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acce	ept		\$4,000.00
	Prior to the filing of this statement I have	ve received		\$1,000.00
	Balance Due			\$3,000.00
2.	2. The source of the compensation paid to	o me was:		
	Debtor	Other (specify)		
3.	3. The source of the compensation paid to	o me is:		
	<b>✓</b> Debtor	Other (specify)		
4.	I. I have not agreed to share the above members and associates of my law	ve-disclosed compensation wit v firm.	h any other person unless they	/ are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	firm. A copy of the agreement, t	other person or persons who ar cogether with a list of the name	re not es of
5	5. In return for the above-disclosed fee, I l	have agreed to render legal ser	vice for all aspects of the bankr	ruptcy case, including:
	<ul> <li>Analysis of the debtor's financial bankruptcy;</li> </ul>			
	b. Preparation and filing of any pe	atition, schedules, statements o	of affairs and plan which may be	e required;
	c. Representation of the debtor at	the meeting of creditors and c	onfirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings and oti	her contested bankruptcy matte	ers;
6.	6. By agreement with the debtor(s), the ab	ove-disclosed fee does not inc	clude the following services:	
		CERTIFICATIO	ON	
l debt	I certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any agreement or	arrangement for payment to m	ne for representation of the
	9/21/2018		/s/ David Strahorn	
3	Date		Signature of Attorney	
			Semrad Law Firm	
	0 <del></del>		Name of law firm	
1				



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER: 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$43.23 for expenses, leaving a balance due of \$3,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/21/2018	, a
Signed:		1
/s/ Kimyetta Taylor		m XX
Limith Saylor		/s/ David Strahorn
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

### Dear Kimyetta Taylor,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$550.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$1000.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 5% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$402.00/mo.
- 3. Jefferson Capital System will be paid \$19,868.00 at 7% APR at a fixed monthly payment of \$120.00/mo until Firm's Fees are paid. Commencing with the January 2020 plan payment, Jefferson Capital System shall receive set payments in the amount of \$522.00 per month.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

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## THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Kimyetta Taylor

Date: 09/21/2018

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Law Offices of

## The Semrad Law Firm, LLC

Accounting Department
11101 S. Western Ave., Chicago IL60643
Phone: (855) 206-1524 Email: Accounting@SemradLaw.com
www.DebtStoppers.com

#### **Payment Acknowledgement**

Client:

Taylor, Kimyetta

File Number:

533881-001

Date:

09/21/2018

Trans No:

1712966

Card:

MASTER - Ending in: 7053 Expires: 12/2018 Auth: 000258

Code:

PAID - DEBIT CARD

Amount:

\$1000.00

Signature:

Cardholder acknowledges receipt of goods and/or services in the amount of the total shown heron and agrees to perform the obligations set forth in the card members agreement with the issuer.

# **CHAPTER 13 DISCLAIMERS**

1	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
ž	_ K.T
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
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3.	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
2.	
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
	K.T
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
	K.T
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my liustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
	<u>K.T.</u> .
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

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8.	I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
9 <b>.</b>	I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.
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10.	I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.
(2)	- KT
. 11.	I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.
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12.	I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.
	<u>X.T</u>
13.	I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
	KT
14.	I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

15.	Understand that my Chapter 13 plan will run between 36 and 60 months, depending on the amount of debt I have, and what the bankruptcy court requires my plan to run.
	X.T.
16.	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this requirement before my case ends is grounds to not receive my discharge.
17.	If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filling.
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
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19.	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
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20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
	K.T.
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.
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<u>:</u>	I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.
	repeasessing any venicles, and garnishing my monies

23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

\_\_\_K.T.

24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

\_\_\_\_\_K.T.